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Order Filed on November 15, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re:	Chapter 13
Judy Foster,	Case No. 23-17126-ABA
	Hearing Date: October 25, 2023 at 9:00 a.m.
Debtor.	Judge: Andrew B. Altenburg Jr

**CONSENT ORDER RESOLVING PLAN OBJECTION AND OUTLINING THE  
TREATMENT OF SECURED CREDITOR U.S. BANK TRUST NATIONAL  
ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE  
OF LSF10 MASTER PARTICIPATION TRUST**

The relief set forth on the following pages, number two (2) through three (3) is hereby

**ORDERED**

**DATED: November 15, 2023**

  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Debtor: Judy Foster  
Case No.: 23-17126-ABA  
Caption of Order: **CONSENT ORDER RESOLVING PLAN OBJECTION AND  
OUTLINING THE TREATMENT OF SECURED  
CREDITOR U.S. BANK TRUST NATIONAL  
ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY,  
BUT SOLELY AS TRUSTEE OF LSF10 MASTER  
PARTICIPATION TRUST**

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The undersigned parties resolved U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust, (“Secured Creditor”) Objection to Plan Confirmation, ECF No. 13, and agree to the following treatment of the anticipated secured claim to be filed by Secured Creditor through Judy Foster’s (“Debtor”) Chapter 13 Plan, ECF No. 2 (the “Plan”), with respect Secured Creditor’s lien on Debtor’s real property located 146 Arbor Meadow Drive, Gloucester Township, NJ 08081 (“Property”), as follows and have consented to the entry of the within Order, and for good cause shown it is hereby;

**ORDERED AS FOLLOWS:**

1. Secured Creditor’s Objection to Plan Confirmation (**ECF No. 13**) is hereby resolved by this Order.
2. Debtor shall pursue a loan modification through the Court’s loss mitigation program and has until December 15, 2023 to obtain a loan modification. Should the Debtor be approved for a trial modification, the parties may consent to a further extension of loss mitigation.
3. The parties agree that if the Debtor is unable to successfully modify the loan by December 15, 2023, Debtor shall have until February 15, 2024 to sell subject Property.
4. In the event the sale of the Property is unsuccessful, Debtor shall amend her plain to provide for cure of the arrears set forth in Secured Creditor’s secured claim or to surrender the Property.
5. Debtor shall make monthly mortgage payments in the amount of \$1,323.64 directly to the Secured Creditor while the loan modification is being reviewed.

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6. Debtor is hereby notified and acknowledges that the escrow payment is subject to change during the pendency of this case and that he shall adjust adequate monthly payments to pay the full escrow amount in accordance with any filed payment change notice.
7. If Debtor should default and fail to make future post-petition payments to Secured Creditor that come due during the pendency of this case for thirty (30) days from the due date, Secured Creditor's counsel may submit a certification of default on notice to Debtor and Debtor's counsel and the Court may enter an Order vacating the automatic stay permitting Secured Creditor to proceed with its action against the Property.
8. Upon dismissal, discharge chapter conversion, or relief from stay, the foregoing terms and conditions shall cease to be binding payments will be due pursuant to the terms of the original loan agreement and Secured Creditor may proceed to enforce its remedies under applicable non-bankruptcy law against the Property and/or against the Debtor.

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC  
Attorney for the Secured Creditor

By: /s/ Laura Egerman  
Laura Egerman

Date: 11/14/2023

McDowell Law, PC  
Attorney for the Debtor

By: Thomas G. Egner  
Thomas G. Egner

Date: 11/14/23